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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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29177	7590 09/23/2004		EXAMINER	
BELL, BOYD & LLOYD, LLC			WASYLCHAK, STEVEN R	
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•			3624	
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Please find below and/or attached an Office communication concerning this application or proceeding.

	Application No.	Applicant(s)				
	09/880,387	OFFER, GERO	OFFER, GERO			
Office Action Summary	Examiner	Art Unit	111.1			
	Steven R. Wasylchak	3624	IMU			
The MAILING DATE of this communication Period for Reply	appears on the cover sheet with	the correspondence a	address			
A SHORTENED STATUTORY PERIOD FOR RE THE MAILING DATE OF THIS COMMUNICATIO - Extensions of time may be available under the provisions of 37 CFF after SIX (6) MONTHS from the mailing date of this communication. - If the period for reply specified above is less than thirty (30) days, a - If NO period for reply is specified above, the maximum statutory per - Failure to reply within the set or extended period for reply will, by stany reply received by the Office later than three months after the meanned patent term adjustment. See 37 CFR 1.704(b).	N. R 1.136(a). In no event, however, may a rep. reply within the statutory minimum of thirty (nod will apply and will expire SIX (6) MONTH atute. cause the application to become ABA	ly be timely filed (30) days will be considered tim HS from the mailing date of this NDONED (35 U.S.C. § 133).	nely. communication.			
Status						
1) Responsive to communication(s) filed on 1	<u>3 June 2001</u> .					
2a) This action is FINAL . 2b)⊠ 1	This action is non-final.					
, 	Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under <i>Ex parte Quayle</i> , 1935 C.D. 11, 453 O.G. 213.					
Disposition of Claims						
4) ⊠ Claim(s) 1-14 is/are pending in the applicate 4a) Of the above claim(s) is/are with 5) □ Claim(s) is/are allowed. 6) ⊠ Claim(s) 1-14 is/are rejected. 7) □ Claim(s) is/are objected to. 8) □ Claim(s) are subject to restriction and	drawn from consideration.					
Application Papers						
9) The specification is objected to by the Exam	niner.	,				
0)☐ The drawing(s) filed on is/are: a)☐ accepted or b)☐ objected to by the Examiner.						
Applicant may not request that any objection to	- · · · · · · · · · · · · · · · · · · ·					
Replacement drawing sheet(s) including the cor						
Priority under 35 U.S.C. § 119						
12) Acknowledgment is made of a claim for fore a) All b) Some * c) None of: 1. Certified copies of the priority docum 2. Certified copies of the priority docum 3. Copies of the certified copies of the papplication from the International But * See the attached detailed Office action for a	nents have been received. Itents have been received in Appriority documents have been received in the receive	plication No eceived in this Nationa	al Stage			
Attachment(s)	(1					
1) Notice of References Cited (PTO-892) 2) Notice of Draftsperson's Patent Drawing Review (PTO-948)	4) Interview Su Paper No(s)	mmary (PTO-413) /Mail Date				
Notice of Braitsperson's Patent Brawning Review (P10-945) Information Disclosure Statement(s) (PTO-1449 or PTO/SB Paper No(s)/Mail Date	·	ormal Patent Application (P	TO-152)			

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DETAILED ACTION

Claim Rejections - 35 USC § 103

- 1. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:
 - (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.
- 2. Claims 1-14 rejected under 35 U.S.C. 103(a) as being unpatentable over May (US 6,317,727).

CLAIMS:

- 1. An system for processing a payment transaction during auctioning over an IP data network, comprising:
- -an auction server for a network connection between a first terminal associated with an auction supplier and a plurality of second terminals respectively associated with a plurality of auction bidders, the auction server including a controller;/fig 2 (54,50,32,34,38); fig 34(32,34,38); col 1, L 51 to col 2, L23, 34-39 -a payment processing device coupled to the auction server;/fig 2 (42,34,32) -a credit memory as part of the payment processing device, the credit memory having a plurality of first credit memory areas for storing electronic credit balances for the plurality of auction bidders; and/fig 3 (76,74,80,90); col 13, 37-50

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-May discloses comparing current bid data with respective credit data for the plurality of auction bidders and automatically outputting an authorization signal to the controller in the auction server in order to ascertain, as a result of the comparison, which of the plurality of auction bidders are authorized to participate./col 3, L1-13; 42-65; col 24, L 45-65. However, May does not explicitly disclose at the block diagram level a comparator unit as part of the payment processing device, the comparator unit connected to both the controller of the auction server and the plurality of first credit memory areas via a control and processing unit.

Official notice is taken that this feature is old and well known in the electronics art. It would have been obvious to one of ordinary skill in the art at the time of applicant's invention to implement this feature for the advantage of efficiently comparing signals carrying price data.

- 2. A system for processing a payment transaction during auctioning over an IP data network as claimed in claim 1, further comprising:
 -a payment memory limit as part of the payment processing device, the payment memory unit connected to the credit memory for storing and blocking a part of an electronic credit balance of a successful bidder which corresponds to a highest bid./ fig 3 (20,76,80,74); col 3, L42 to col 4, L 24, col 24, L 15-24
- 3. A system for processing a payment transaction during auctioning
 over an IP data network as claimed in claim 1, further comprising:
 -a separately addressable second credit memory area as part of the credit
 memory, the second credit memory area for storing an electronic credit balance for

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the auction supplier; and/fig 2 (44,30); fig 3(90)

- -a separately addressable third memory area as part of the credit memory, the third memory area for storing an electronic credit balance associated with an auctioneer./fig 2 (44,42,34); fig 3(90)
- 4. A system for processing a payment transaction during auctioning over an IP data network as claimed in claim 3, wherein the control and processing unit has capability to electronically credit the electronic credit balance of the auction supplier in the second credit memory area by accessing the electronic credit balances for the plurality of auction bidders in one of the first credit memory areas, and also to internally electronically credit the electronic credit balance for the auctioneer in the third credit memory area by accessing the electronic credit balance of the supplier./fig 3 (70,76,80,90); fig 34(all)
- 5. A system for processing a payment transaction during auctioning over an IP data network as claimed in claim 1, further comprising: a memory unit as part of the auction server, the memory unit including a bidder memory area containing bidder identification data and a bid data memory area containing stored bid data./ fig 15(30,40,80,90); col 12, L 17-34
- 6. A system for processing a payment transaction during auctioning over an IP data network as claimed in claim 1, further comprising: a plurality of interfaces respectively associated with the plurality of bidder terminals for connection to a plurality of respective bank servers and for connection, via an authentication unit in the payment processing device, to the

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credit memory in the payment processing device for crediting and debiting a respective electronic credit balance./fig 2(52,40,42:settlement module has credit(s) and debit(s);fig 1; fig 3 (84)

- 7. A method for processing a payment transaction during auctioning over an IP data network, the method comprising the steps of:
- -storing a plurality of electronic credit balances for a respective plurality of auction bidders in a credit memory of a payment processing device connected to an auction server in the IP network;
- -sending, via one of a supplier terminal and an auctioneer terminal, minimum bid data to the auction server;
- -storing the minimum bid data under a transaction number in a memory unit of the auction server;
- -transmitting the stored minimum bid data with the transaction number to both a plurality of bidder terminals and, via a control and processing limit of the payment processing device, a comparator unit in the payment processing device; -receiving and comparing the minimum bid data, in the comparator unit, with respective credit data for the plurality of auction bidders by accessing first credit memory areas of the credit memory;
- -comparing, via the comparator limit, current bid data and the respective credit data for the plurality of auction bidders at each auction stage; and -outputting, as a result of the comparison, a selection signal to a controller in the auction server in order to ascertain which of the plurality of auction bidders are

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authorized to participate./ ALL the above refer to claim 1

8. A method for processing a payment transaction during auctioning over an IP data network as claimed in claim 7, the method further comprising the step of:

-storing and blocking, in the event of a successful bid, part of an electronic credit balance of a successful bidder under a respective transaction number and a payment memory unit in the payment processing device./ fig 3 (20,76,80,74); col 3, L42 to col 4, L 24, col 24, L 15-24

- 9. A method for processing a payment transaction during auctioning over an IP data network as claimed in claim 7, the method further comprising the step of:
- -storing, via the credit memory in the payment processing device, electronic credit balances both for the auction supplier in the second credit memory area and for the auctioneer in a third credit memory area./ fig 2 (44,30); fig 3(90)
- 10. A method for processing a payment transaction during auctioning over an IP data network as claimed in claim 7, the method further comprising the step of:

accessing by the plurality of auction bidders, via an authentication unit in the payment processing device, the first credit memory areas and changing respective electronic credit balances before and during an auction./ fig 2(52,40,42:settlement module has credit(s) and debit(s);fig 1; fig 3 (84)

11. A method for processing a payment transaction during auctioning

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over an IP data network as claimed in claim 9, the method further comprising the steps of:

-releasing, once an auction object has been delivered, the part of the electronic credit balance of the successful bidder which is blocked in the memory unit by at least one of the successful bidder and the supplier entering at least one of the transaction number and a PIN; and/ col 12, L17-34; col 16, L 1-20 -crediting electronically, via the control and processing unit in the payment processing device, the electronic credit balance of the supplier in the second credit memory area./ fig 3 (70,76,80,90); fig 34(all)

12. A method for processing a payment transaction during auctioning over an IP data network as claimed in claim 9, the method further comprising the step of:

-lifting by the supplier, if an auction proceeding is reversed, the block on the part of the electronic credit balance of 'the successful bidder which is to be paid by entering the transaction number and a PIN./ fig 2 (40); fig 3 (20,76,80,74); col 3, L42 to col 4, L 24, col 24, L 15-24

13. A method for processing a payment transaction during auctioning over an IP data network as claimed in claim 9, the method further comprising the step of:

-crediting electronically the electronic credit balance for the auctioneer in the third credit memory area by accessing the electronic credit balance for the supplier

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in the second credit memory area./ fig 2 (54,50,32,34,38); fig 34(32,34,38); col 1, L 51 to col 2, L23, 34-39

A method for processing a payment transaction during auctioning 14. over an IP data network as claimed in claim 7, the method further comprising the step of:

accessing the credit memory area by the supplier, via the authentication unit in the payment processing device, to change the electronic credit balance of the supplier after the auction./ fig 2(52,40,42:settlement module adjusts credit(s) and debit(s);fig 1; fig 3 (84)

This action is **NON-FINAL**. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Steven R. Wasylchak whose telephone number is (703) 308-2848. The examiner can normally be reached on Monday-Thursday from 7:00 a.m. to 6:00 p.m. EST.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin, can be reached at (703) 308-1065. The fax number for Art Unit 3624 is (703) 872-9306.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is (703) 308-1113.

Steven Wasylchak 9 / 18 / 04

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